



Pacific Harbor

A Multi-Year Guaranteed Fixed Annuity



Reliable Growth for Retirement Confidence

Now, you can feel good knowing the money you're saving for retirement will grow at a fixed rate for the term you choose. Pacific Harbor is a fixed annuity that provides steady growth while also compounding your earnings through the power of tax deferral and your money is not affected by market downturns. And unlike most multi-year fixed annuities, you'll have access to your money at any time with no surrender charges. So, you'll feel more confident about your future and more confident now.

Why Choose Pacific Harbor?

Pacific Harbor is a continuing contract between you and Pacific Life that can help grow, protect, and manage retirement savings in a tax-advantaged way. Consider this strategy if you:

- Need to grow your money for retirement but aren't comfortable with market risk.
- Are close to retirement and want certainty of a rate of return.
- Want the ability to access to your money when you need it with no withdrawal charges.
- Have reached 401(k) and/or IRA contribution limits.
- Think Social Security retirement benefits or pension income won't cover your expenses.

Pacific Harbor is specifically designed to address some of the most common risks in retirement.

Retirement Risk	Pacific Harbor Offers:
Low Yields	Competitive Interest Rates. Fixed annuities can typically offer higher interest rates than other types of fixed-interest products. In addition, because monies grow tax-deferred, after-tax yield may even be more favorable.
Market Volatility	Principal Protection. Fixed annuities offer a fixed rate of return with no market participation—all backed by the assets of one of the nation's largest life insurance companies. ¹
Taxes	Tax-deferred Growth. Earnings accumulate free from current taxation until you make a withdrawal. This ensures your money continues to compound and stay working for you over time.
Outliving your Money	Income and Legacy Options. Create a steady flow of income you can count on or leave your beneficiaries a legacy.

¹"Largest Life Insurance Companies in the US in 2025." Business Insider, June 20, 2024.

**No bank guarantee • Not a deposit • May lose value
Not FDIC/NCUA insured • Not insured by any federal government agency**

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Guarantee Term Options¹	Choose between two options: <ul style="list-style-type: none">■ 3-Year■ 5-Year
Interest Rates²	The initial interest rate credited will depend on the total of all purchase payments received at issue. Depending on the amount of your purchase payments, you may receive a higher interest rate. There are two interest-rate breakpoints: <ul style="list-style-type: none">■ Less than \$200,000■ \$200,000 or more No rate will be less than the guaranteed minimum interest rate stated in the contract.
Withdrawal Charge	Pacific Harbor has no withdrawal charges. In certain instances, a Market Value Adjustment (MVA) may apply.
Market Value Adjustments (MVA)³	When applied, MVA may result in an increase or decrease to amounts withdrawn from your contract. For more information about the MVA formula, please refer to the MVA endorsement that accompanies the contract.
Income Options	You may convert your contract into reliable income payments after the first year through fixed annuitization .
Death Benefit	If death occurs before annuity income payments begin, a death benefit equal to the contract value is paid on the death of the first owner or the last annuitant.
Minimum Initial Purchase Payments	\$25,000 (nonqualified and qualified) All cash payments and 1035 exchange/transfer requests must be submitted with the application. Subsequent payments are not allowed.
Age Guidelines	Maximum Annuitant/Owner Issue Age: 85 Maximum Annuitization Age: 95

For additional information, please speak with your financial professional and review the Pacific Harbor contract summary.

All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

¹The interest rate credited on the initial purchase payment is guaranteed for the length of the Initial Guarantee Term selected. After the Initial Guarantee Term expires and on all subsequent contract anniversaries, a renewal rate will be declared by Pacific Life and is guaranteed for one contract year.

²If a purchase payment received after issue causes the total purchase payments (less withdrawals) to exceed the current breakpoint, then the crediting rate may be increased.

³MVA may apply to withdrawals during the Initial Guarantee Term in excess of 10% of the prior anniversary's contract value (10% of purchase payments of the first year). There is no MVA assessed on withdrawals made after the guarantee term has expired.

**Ask your financial professional if a Pacific Harbor fixed annuity
can complement your financial plan.
PacificLife.com**

Pacific Life, its affiliates, distributors, and respective representatives do not provide tax, accounting, or legal advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney. All individuals selling this product must be licensed insurance agents.

Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.

Fixed annuities are long-term contracts designed for retirement.

Annuity withdrawals are taxable as ordinary income when distributed and may be subject to a 10% additional federal income tax if withdrawn before age 59½. For nonqualified contracts, an additional 3.8% federal tax may apply on net investment income. Withdrawals will reduce the contract value.

Under current law, a nonqualified annuity that is owned by an individual is generally entitled to tax deferral. IRAs and qualified plans—such as 401(k)s and 403(b)s—are already tax deferred. Therefore, a deferred annuity should be used only to fund an IRA or qualified plan to benefit from the annuity's features other than tax deferral. These features include lifetime income and death benefit options.

No guaranteed rate will be less than the minimum guaranteed rate stated in the contract. Pacific Life determines, at its discretion, annual interest rates in excess of the stated minimum guarantee in the contract.

The Guaranteed Minimum Surrender Value (GMSV) applies to contracts upon full surrender, annuitization, or death. The GMSV is equal to 87.5% of purchase payments (minus any withdrawals), accumulated at a fixed interest rate.

Pacific Harbor is named "Individual Limited Premium Deferred Annuity Contract with Market Value Adjustment Feature" in the contract.

Pacific Life Insurance Company is licensed to issue insurance products in all states except New York. Product/material availability and features may vary by state.

Insurance products and their guarantees, including optional benefits, annuity payout rates, and any crediting rates, are backed by the financial strength and claims-paying ability of the issuing insurance company. Look to the strength of the insurance company with regard to such guarantees because these guarantees are not backed by the independent broker/dealers, insurance agencies, or their affiliates from which products are purchased. Neither these entities nor their representatives make any representation or assurance regarding the claims-paying ability of the issuing company.

The home office for Pacific Life Insurance Company is located in Omaha, Nebraska.

Contract Form Series: ICC21:30-1449

Endorsement: ICC21:15-1435

State variations to contract form series and endorsements may apply.



PACIFIC LIFE

ADVISORY